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Home Repair Fraud



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**Older people are often the
victims of home repair schemes.
Don't let it happen to you!**



**The Illinois Department
on Aging**

James R. Thompson, Governor, State of Illinois
Janet S. Otwell, Director, Illinois Department on Aging

Older persons, especially those living alone, are prime targets for home repair rip-offs. Some so-called repair contractors, particularly those who operate from door-to-door, have been known to charge prices that are unfair and unreasonable. Some con artists propose offers that sound too good to be true, but they use inferior materials — or they don't do the job at all. In some cases, con artists pose as inspectors, city officials or police and use scare tactics to force you to have unnecessary repairs made on your furnace, chimney, water heater or the electrical wiring in your home. In some cases, fraudulent operators may even damage these areas of your home, and then try to sell you repairs. Some phony repairmen may even pretend they are inspecting an area inside your home, when actually they are busy robbing you of cash or other valuables.



STEPS TO PREVENT HOME R

1. Never let a door-to-door sales or repair person inspect any part of your property unless you have requested their services. If you are approached by a city inspector or police officer, ask them for identification. And before letting them in, make a phone call to their office to verify who they are.
2. Make sure your home really needs repairs before having any work done. Also, understand the work that you are asking to have done before allowing a serviceman to come in. If you are having your driveway, air conditioner, furnace, chimney, etc., repaired, you may even want to take a picture of it before the work is done (if the repairs are visible).
3. Don't contract to have the work done immediately. Get bids from 3 contractors, if possible. Obtain a list of references from the contractor and check them out — but don't trust them completely. Also ask friends, relatives or neighbors if they are familiar with the contractor.
4. Demand a written contract that includes:
 - a. name, street address and phone number of the contractor
 - b. a complete explanation of work to be done and supplies to be

REPAIR SWINDLES

- used (get an itemized statement)
 - c. complete details on payment — and an exact amount it will cost for the job
 - d. signature of authorized representative of company
5. Read the contract before you sign it, and don't be pressured to sign anything until you are ready! Feel free to have a friend, relative or attorney look over the contract. Take time to review it and think about what it says.
 6. Be aware that both Illinois state law and the Federal Trade Commission allow you to cancel any contract and get a full refund any time in the first 3 days. (This protection applies only to unsolicited contractors, such as door-to-door repair workers who convince you to have certain jobs done.)
 7. Do not pay a cash deposit. Performance **must** come before payment. And never sign a completion certificate until the work is completed to your satisfaction. You may even wish to have the work examined by someone who is knowledgeable about that particular job. For instance, a city inspector could inspect a wiring job.

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HELP IS AVAILABLE

Help is available to persons who have questions about contractors and contracts, as well as to persons who have actually been swindled.

If you live in the Chicago area:

If you need advice on home repair contractors, have legal questions, or want to make complaints, several offices can provide assistance:

State's Attorney's Office: (312) 443-4600

Chicago Dept. of Consumer Services:
(312) 744-9400

Attorney General's Office: 1-800-243-5377

If you feel you may have been swindled, call:

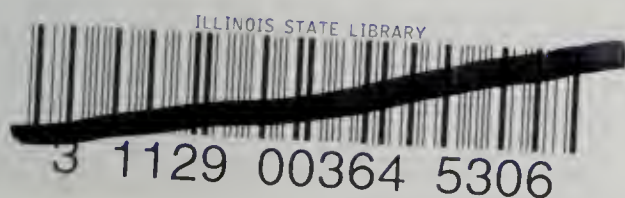
Chicago Police Dept., Senior Services
Section: (312) 744-8006

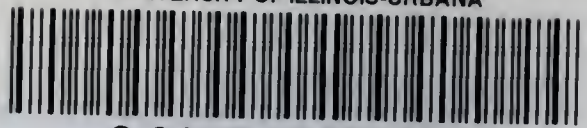
If you **know** you have been swindled, call:

Chicago Police Dept., 911

If you live elsewhere in Illinois:

If you want to find out about a contractor in a local community, you may wish to call your county clerk's office to





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see if that contractor has a certificate of ownership of business.

If you are suspicious about a contractor or have actually been swindled, call your local police department or county sheriff's office.

Call the Attorney General's Office for both "preventive" information and to make complaints: 1-800-252-2518.

Other sources of help:

Call the Better Business Bureau to see if it has information on a contractor in question or to make complaints:

Northern Illinois:

Inquiries - (312) 444-1188

Complaints - (312) 346-3313

Central Illinois: 1-800-321-0348

Southern Illinois: (314) 241-3100

You can also check a contractor's reputation by contacting your local Chamber of Commerce or local building and licensing departments.

If you need legal assistance or advice, your local senior center or information and referral office may be able to help. You can find out how to reach these locations by calling the Illinois Department on Aging toll-free: 1-800-252-8966.